

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Kevin J. O'Connor

Case No.: 21-13811-MBK
Judge: Michael B. Kaplan

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☐ Modified/Notice Required Date: November 1, 2021
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: MM

Initial Debtor: KOC

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 3100. per month to the Chapter 13 Trustee, starting on
Nov01, 2021 for approximately 55 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

\$11,792.00 paid to date

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2603
DOMESTIC SUPPORT OBLIGATION	NONE	NONE
IRS	TAXES	per POC
STATE OF NJ - DIV OF TAXATION	TAXES	per POC

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Harley Davidson Financial	2015 Harley FLSTN Softail Deluxe	12,900. (bal= \$8620)	0.

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

CHASE AUTO FINANCE
LINCOLN AUTOMOTIVE FINANCE
QUICKEN LOANS / ROCKET MORTGAGE

g. Secured Claims to be Paid in Full Through the Plan: ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
STATE OF NJ DIVISION OF TAX	RESIDENCE	Per POC

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 172,325.00 to be distributed *pro rata*
☐ Not less than _____ percent
☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Priority Claims; 5) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 08/23/2021.

Explain below **why** the plan is being modified:

to revise monthly Trustee payments based on amended Schedule J and amended CMI

Explain below **how** the plan is being modified:

Part 1(a) amended monthly payment to \$3100;
Part 5(a) Base plan remains \$172,325.90 minimum

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: November 1, 2021

/s/ Kevin J. O'Connor
Debtor

Date: _____

Joint Debtor

Date: November 1, 2021

/s/ Monika Mazurczyk, Esq. 037362001
Attorney for Debtor(s)

In re:
Kevin J. O'Connor
Debtor

Case No. 21-13811-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 02, 2021

User: admin
Form ID: pdf901

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Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2021:

Recip ID	Recipient Name and Address
db	+ Kevin J. O'Connor, 125 Sunny Brook Drive, Freehold, NJ 07728-2929
cr	+ Harley-Davidson Credit Corp., POB 340514, Tampa, FL 33694-0514
cr	+ Lincoln Automotive Financial Services, servicer fo, P.O. Box 62180, Colorado Springs, CO 80962-2180
519253133	+ Accelerated Inventory Mgt, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Tucson, AZ 85712-1097
519233860	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519205846	+ Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
519205848	+ Barclays Bank DE, attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
519233283	+ Centrastate Medical Center, 901 West Main Street, Freehold, NJ 07728-2549
519205855	+ ConServe, 200 CrossKeys Office Park, Fairport, NY 14450-3510
519205857	+ DSRM Nat Bank/Valero, Attn: Bankruptcy, PO Box 696000, San Antonio, TX 78269-6000
519205858	+ First Bank and Trust, PO Box 878, Perry, OK 73077-0878
519205859	+ First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
519205860	+ First Savings Bank, Attn: Bankruptcy, PPO Box 5019, Sioux Falls, SD 57117-5019
519205861	+ First Savings Bank/Blaze, Attn: Bankruptcy, PO Box 5096, Sioux Falls, SD 57117-5096
519213273	+ Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519228760	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
519205865	Lincoln Automotive Fin, PO Box 650574, Dallas, TX 75265-0574
519207244	Lincoln Automotive Financial Services, Dept. 55953, PO Box 55000, Detroit, MI. 48255-0953
519205866	+ Marcus by Goldman Sachs, Attn: Bankruptcy, PO Box 45400, Salt Lake City, UT 84145-0400
519205867	+ Mariner Finance LLC, c/o Law Office of William E. Brewer, 1217 S Shore Road, Suite 201, PO Box 1001, Marmora, NJ 08223-5001
519205868	+ Mariner Finance LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
519233284	+ Princeton Radiology, PO Box 956, Evansville, IN 47706-0956
519205875	+ Quicken Loans / Rocket Mortgage, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
519225982	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
519233285	+ RWJ Health Network, PO Box 949, Matawan, NJ 07747-0949
519205877	+ State of NJ Div of Tax, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
519205878	+ State of NJ Div of Tax, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
519205879	+ Synch/BP/PLCC, Attn: Bankruptcy, Orlando, FL 32896-0001
519205882	+ USAA Fedl Savings Bank, Attn: Bankruptcy, 10750 McDermott Freeway, San Antonio, TX 78288-1600
519205883	+ Wells Fargo Bank, 1 Home Campus MAC X2303-01A, 3rd floor, Des Moines, IA 50328-0001
519212594	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 31

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 02 2021 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 02 2021 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519205847	+ Email/Text: bk@avant.com	Nov 02 2021 20:30:00	Avant, 222 North LaSalle, Suite 1700, Chicago, IL 60601-1101
519205851	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 02 2021 20:32:15	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

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Date Rcvd: Nov 02, 2021

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Total Noticed: 71

519205850	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 02 2021 20:32:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
519205852	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Nov 02 2021 20:32:10	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519208812	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 02 2021 20:32:02	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519216782	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 02 2021 20:32:02	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519213345	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 02 2021 20:32:05	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519215285	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 02 2021 20:32:12	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519205853	+ Email/Text: bk.notifications@jpmchase.com	Nov 02 2021 20:30:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
519205854	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 02 2021 20:32:18	Citibank, Citicorp Credit, Srvs/Centralized BK Dept, POB 790034, Saint Louis, MO 63179-0034
519205856	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 02 2021 20:32:11	Credit One Bank, Attn: Bankruptcy Dept, PO Box 98873, Las Vegas, NV 89193-8873
519258262	+ Email/Text: JCAP_BNC_Notices@jcap.com	Nov 02 2021 20:30:00	First Financial Investment Fund Holdings, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519205862	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Nov 02 2021 20:30:00	Genesis Credit/Celtic Bank, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
519265896	+ Email/Text: bankruptcytn@wakeassoc.com	Nov 02 2021 20:29:00	HOLMDEL PHYSICIANS ASSOCIATES, c/o Wakefield and Associates, Inc., P. O. Box 51272, Knoxville, TN 37950-1272
519205863	+ Email/Text: bankruptcy.notices@hdfsi.com	Nov 02 2021 20:30:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
519205864	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 02 2021 20:30:00	IRS, Centralized Insolvency Operation, POB 7346, Philadelphia, PA 19101-7346
519223383	Email/Text: bk.notifications@jpmchase.com	Nov 02 2021 20:30:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
519228610	Email/PDF: resurgentbknotifications@resurgent.com	Nov 02 2021 20:32:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519240524	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 02 2021 20:32:09	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519205869	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 02 2021 20:32:00	Merrick Bank / Card Works, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
519230995	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 02 2021 20:30:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519205870	+ Email/Text: ext_ebn_inbox@navyfederal.org	Nov 02 2021 20:30:00	Navy FCU, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
519208677	+ Email/Text: ext_ebn_inbox@navyfederal.org	Nov 02 2021 20:30:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
519205871	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 02 2021 20:32:08	OLLO Card Services, PO Box 660371, Dallas, TX 75266-0371
519205872	+ Email/PDF: cbp@onemainfinancial.com	Nov 02 2021 20:32:00	OneMain Financial, Attn: Bankruptcy, POB 3251, Evansville, IN 47731-3251
519208421	+ Email/PDF: cbp@onemainfinancial.com	Nov 02 2021 20:32:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251

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User: admin

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519205849	Email/Text: Bankruptcy.Notices@pnc.com	Nov 02 2021 20:29:00	BBVA, Attn: Bankruptcy, PO Box 10566, Birmingham, AL 35296
519233464	Email/Text: Bankruptcy.Notices@pnc.com	Nov 02 2021 20:29:00	BBVA USA, PO Box 10566, Birmingham, AL 35296
519205873	Email/Text: Bankruptcy.Notices@pnc.com	Nov 02 2021 20:29:00	PNC Bank, Attn: Bankruptcy, PO Box 94982: Mailstop BR-YB58-01-5, Cleveland, OH 44101
519246894	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 02 2021 20:32:03	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
519246363	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 02 2021 20:32:10	Portfolio Recovery Associates, LLC, c/o Bp, POB 41067, Norfolk VA 23541
519257451	+ Email/Text: JCAP_BNC_Notices@jcap.com	Nov 02 2021 20:30:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC; Assignee, PO Box 7999, Saint Cloud MN 56302-7999
519205874	+ Email/Text: bankruptcy@prosper.com	Nov 02 2021 20:30:00	Prosper Funding, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
519205876	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 02 2021 20:32:04	Resurgent Capital Services, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
519205878	+ Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Nov 02 2021 20:29:00	State of NJ Div of Tax, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
519205877	+ Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Nov 02 2021 20:29:00	State of NJ Div of Tax, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
519205880	+ Email/PDF: gecsed@recoverycorp.com	Nov 02 2021 20:32:00	Synco/Walmart, Attn: Bankruptcy, PO Box 96504, Orlando, FL 32896-0001
519206443	+ Email/PDF: gecsed@recoverycorp.com	Nov 02 2021 20:32:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519205881	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 02 2021 20:30:00	US Bank/RMS, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201-5229
519253608	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 02 2021 20:32:17	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519233861	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519233862	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519258263	*+	First Financial Investment Fund Holdings, LLC, Jefferson Capital Systems LLC Assignee, PO Box 7999, Saint Cloud MN 56302-7999
519233286	*+	Harley Davidson Financial, Attn: Bankruptcy, PO Box 22048, Carson City, NV 89721-2048

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-3

User: admin

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Date: Nov 04, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Harley-Davidson Credit Corp. bk@stewartlegalgroup.com
John R. Morton, Jr.	on behalf of Creditor Lincoln Automotive Financial Services servicer for CAB EAST LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Monika Mazurczyk	on behalf of Debtor Kevin J. O'Connor monikam@tomeslawfirm.com mazurczykmr92561@notify.bestcase.com;ftomes@tomeslawfirm.com;sarahc@tomeslawfirm.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6